

DoD NAF Uniform Health Plan Benefits Information (NAF HBP)

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Fraud in Healthcare

Health care fraud is a national epidemic that costs this country approximately \$100 billion each year and is a top priority for federal law enforcement.

The National Health Care Anti-Fraud Association, of which Aetna is a founding member, pursues the prevention and detection of health care fraud with anti-fraud education, training and professional interaction, which provides a medium for employees/employers to share information on investigations.

Health care fraud is not a victimless crime. Everyone pays for fraud eventually through higher health care costs and higher insurance premiums. Some of the most common types of health care fraud are: a) charges for services never provided; b) billing for a higher level of service than provided; c) deliberate performance of medically unnecessary services for profit; d) misrepresentation of services, or diagnoses that result in higher reimbursement from the insurer; e) altered medical records to justify coverage of services; and f) billing for each component of a service, rather than billing for an episode of care using a global code.

Patients are placed at risk when a provider falsifies claims to the insurer. The assignment of false symptoms and/or diagnoses and records of treatment creates a false medical history, and puts patients at physical risk. Aetna's Special Investigations Unit fosters a "zero tolerance" policy to health care fraud. Health care fraud and abuse will not be tolerated or passively accepted, regardless of the dollar loss associated with it. Approximately 80 percent of all reported health care fraud cases are the result of provider

1. Helping to prevent fraud in healthcare
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actions. Approximately 20 percent of fraud cases are the result of employee actions. To report instances of fraud call Aetna's Special Investigations Unit at their toll-free confidential hot line telephone number (800-338-6361).

ER Visit Costs

It is important to know the difference between urgent and emergency care under the NAF HBP plan. "Urgent care" is care that can safely be postponed for the time it takes to contact a physician for instructions on obtaining treatment. Examples might include a sprained ankle or an earache. Emergency care is a medical "emergency" that requires immediate care in order to save a life or prevent permanent impairment. Emergency care is typically sought for an accidental injury or the sudden onset of an acute medical condition. Examples might include a suspected heart attack or stroke.

In an emergency—whether in or outside the network service area—you should obtain treatment at the nearest facility. You will have to pay a \$100 copayment each time you use a hospital emergency room. If the emergency room visit results in a hospital admission, the \$100 charge will be waived. If the care was not an emergency you will have to pay the \$100 copay under the NAF HBP. Remember, using the ER for non-emergency reasons will result in higher costs to you, longer wait times, the inability to pick your physician and higher costs for your employer in paying claims for the NAF HBP.



Healthwise Database

The mission of Healthwise, a nonprofit organization, is to help people make better health care related decisions. In fact, every year people make more than 45 million health decisions using Healthwise information. One of those resources, the Healthwise® Knowledgebase, contains comprehensive, current, evidence-based, and unbiased information to help consumers make decisions about their health care. The Healthwise Knowledgebase helps consumers to work in partnership with their doctors by offering easy-to-find and easy-to-understand information about conditions, diseases, medical tests, medications, treatment options, and key decision points. It even provides a health assessment test for you and provides a list of questions to take with you to your doctor.

Ultimately, the Healthwise Knowledgebase supports a variety of health care decisions, such as when a problem can be treated at home, when to see a doctor, and what treatment options may be best for an individual. An independent medical advisory board reviews information in the Healthwise Knowledgebase to ensure medical accuracy and currency. To access the database go to www.aetna.com and, once registered and logged in, from the home page under Sources of Health Information click Healthwise Knowledgebase.